

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel J Prussman
Nicole M Prussman
Debtors

Case No. 17-01246-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CKovach
Form ID: 318

Page 1 of 3
Total Noticed: 60

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db/jdb
cr Daniel J Prussman, Nicole M Prussman, PO Box 364, Scotrun, PA 18355-0364
+New Penn Financial, LLC d/b/a Shellpoint Mortgage, PINCUS LAW GROUP, PLLC, 425 RXR Plaza, Uniondale, NY 11556-3811
cr +New Penn Financial, LLC, et al, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
4902423 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4902424 Apex Asset Management, 2501 Oregon Pike STE 102, Lancaster, PA 17601-4890
4950761 CACH, LLC its successors and assigns as assignee, of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4913732 +COLLEGE LOAN CORP on behalf of MHEAC d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
4902431 Edgemark Medical Supplies, 1810 Summit Park, Twinsburg, OH 44087
4902432 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
4902433 #Gary Karounos MD, 2200 W Hamilton Street, Suite 103, Allentown, PA 18104-6329
4902434 +Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
4902435 Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
4902437 +Jennie C. Tsai, Esq., Phelan Hallinan Diamond & Jones, 1617 JFK Blvd Ste 1400, Philadelphia, PA 19103-1814
4902438 KCI USA Inc., PO Box 301328, Dallas, TX 75303-1328
4902439 LabCorp, PO Box 2240, Burlington, NC 27216-2240
4902440 LifeStar Response of NJ, 3710 Commerce Drive, Suite 1006, Baltimore, MD 21227-1653
4902441 Monroe County Courthouse, Attn: Prothonotary, 7th & Monroe Streets, Stroudsburg, PA 18360
4902442 Monroe County Sheriff's Office, 7th & Monroe Streets, Stroudsburg, PA 18360
4910857 Navient Solutions, LLC on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
4910856 Navient Solutions, LLC on behalf of Educational, Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5063647 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, c/o Pincus Law Group, PLLC, 425 RXR Plaza, Uniondale, NY 11556-3811
4950189 New Penn Financial, LLC dba Shellpoint Mortgage, PO BOX 10826, GREENVILLE, SC 29603-0826
4954402 +New Penn Financial, et al, c/o Stern & Eisenberg, PC., 1581 Main Street, Suite 200, Warrington, PA 18976-3400
4902446 #+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4902447 +Phelan Hallinan Diamond & Jones, 1617 JFK Blvd, STE 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823
4902448 +Pocono Highland Community Assoc., 123 Sunlight Drive, Henryville, PA 18332-7867
4902450 Pocono Medical Center, PO Box 822009, Philadelphia, PA 19182-2009
4902449 +Pocono Medical Center, 206 E. Brown St., East Stroudsburg, PA 18301-3094
4902451 +Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845
4902452 +Powell Rogers & Speaks, PO Box 930, Halifax, PA 17032-0930
4902455 +St. Luke's Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
4902456 St. Lukes Physician Group, PO Box 5386, Bethlehem, PA 18015-0386
4903802 The Huntington National Bank, III Cascade Plaza CAS 056, Akron, OH 44308
4917368 US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5064591 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4902461 +Us Dept Of Ed/Great Lakes Higher Education, Po Box 7860, Madison, WI 53707-7860
4902462 VSAS Orthopaedics, 1250 S Cedar Crest Blvd STE 110, Allentown, PA 18103-6224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4902422 +E-mail/Text: bknotices@conduent.com Sep 06 2018 19:10:13 ACS/Education Services, Po Box 7051, Utica, NY 13504-7051
4902421 +E-mail/Text: bknotices@conduent.com Sep 06 2018 19:10:13 Acs/clc Private, 501 Bleecker St, Utica, NY 13501-2401
4902425 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Sep 06 2018 19:10:15 Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4902426 +EDI: CAPITALONE.COM Sep 06 2018 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4917577 EDI: CAPITALONE.COM Sep 06 2018 23:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4902428 EDI: DISCOVER.COM Sep 06 2018 23:09:00 Discover Financial Services, Po Box 30954, Salt Lake City, UT 84130
4902427 +EDI: DISCOVER.COM Sep 06 2018 23:09:00 Discover Financial Services, Po Box 3025, New Albany, OH 43054-3025
4946438 +EDI: DISCOVERSL.COM Sep 06 2018 23:13:00 Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
4902429 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 19:04:46 Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
4902430 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 19:04:46 Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
5009335 EDI: ECMC.COM Sep 06 2018 23:08:00 Educational Credit Management Corporation, Po Box 16408, St. Paul, MN 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5009336 EDI: ECMC.COM Sep 06 2018 23:08:00 Educational Credit Management Corporation,
Po Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio,
Po Box 16408, St. Paul, MN 55116-0408

4902443 +E-mail/Text: MKnitter@monroecountypa.gov Sep 06 2018 19:04:55 Monroe County Tax Claim,
1 Quaker Plaza, Stroudsburg, PA 18360-2195

4908730 +E-mail/Text: MKnitter@monroecountypa.gov Sep 06 2018 19:04:55
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141

4902444 E-mail/Text: Bankruptcies@nragroup.com Sep 06 2018 19:10:13 National Recovery Agency,
PO Box 67015, Harrisburg, PA 17106-7015

4902445 +EDI: NAVIENTFKASMSERV.COM Sep 06 2018 23:08:00 Navient, Attn: Bankruptcy, Po Box 9500,
Wilkes-Barr, PA 18773-9500

4902779 +EDI: PRA.COM Sep 06 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

4902453 E-mail/Text: bankruptcy@remitcorp.com Sep 06 2018 19:04:53 Remit Corporation, PO Box 7,
Bloomsburg, PA 17815

4902454 +EDI: SECONDRound.COM Sep 06 2018 23:08:00 Second Round, LP, Po Box 41955,
Austin, TX 78704-0033

4902457 +EDI: RMSC.COM Sep 06 2018 23:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

4902458 +EDI: RMSC.COM Sep 06 2018 23:13:00 Synchrony Bank/Care Credit, C/o P.O. Box 965036,
Orlando, FL 32896-0001

4902459 +E-mail/Text: External.Collections@phoenix.edu Sep 06 2018 19:10:08 University Of Phoenix,
1625 W Fountainhead Pkwy, Tempe, AZ 85282-2371

4902460 +E-mail/Text: External.Collections@phoenix.edu Sep 06 2018 19:10:08 University Of Phoenix,
4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4902436 ##+Health Network Laboratories, 2024 Lehigh Street, Allentown, PA 18103-4938

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

Andrew John Marley on behalf of Creditor New Penn Financial, LLC, et al
amarley@sterneisenberg.com, bkecf@sterneisenberg.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Kim M Diddio on behalf of Debtor 1 Daniel J Prussman kdiddio@diddiolaw.com,
kdiddio@gmail.com;r52326@notify.bestcase.com
Kim M Diddio on behalf of Debtor 2 Nicole M Prussman kdiddio@diddiolaw.com,
kdiddio@gmail.com;r52326@notify.bestcase.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Nicole Bernadette LaBletta on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint
Mortgage Servicing nlabletta@pincuslaw.com, vbarber@pincuslaw.com,tbougonneau@pincuslaw.com
Steven P. Kelly on behalf of Creditor New Penn Financial, LLC, et al
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

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Total Noticed: 60

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:Debtor 1 **Daniel J Prussman**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5315**

EIN ---

Debtor 2 **Nicole M Prussman**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3376**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-01246-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Daniel J Prussman
aka Daniel Joseph PrussmanNicole M Prussman
aka Nicole Marie Prussman, aka Nicole
Bellmund, aka Nicole M Bellmund**By the
court:**September 6, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.